

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Durland L Mosher, II
Joann M Mosher
Debtors

Case No. 21-01249-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-4
Date Rcvd: Sep 15, 2021

User: AutoDocket
Form ID: 318

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Durland L Mosher, II, Joann M Mosher, 603 Church Street, Athens, PA 18810-1805
cr	+ Harley-Davidson Credit Corp., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
5413536	+ Control Tech USA, LTD, c/o Landy and Rosetti, 228 Desmond Street, Sayre, PA 18840-2004
5413538	+ Credit One Bank, c/o LVNV Funding LLC/Resurgent Cap., P.O. Box 1259, Greenville, SC 29602
5413539	+ Dedicated Commerical Recovery Inc., 1970 oak Crest Avenue, Suite 217, Saint Paul, MN 55113-2624
5413544	First Premier Bank, 3802 N. Louise Ave., Sioux Falls, SD 57107
5413546	+ First Savings Credit Card, 1500 S. Highline Ave., Sioux Falls, SD 57110-1003
5413547	+ Guthrie FCU, 104 N. Elmer Avenue, Sayre, PA 18840-2209
5413548	+ Guthrie Federal Credit Union, 104 N. Elmer Avenue, Sayre, PA 18840-2209
5413555	+ Nissan Infiniti, P.O. Box 660366, Dallas, TX 75266-0366
5413556	Quick Bridge, c/o Pedicated Grest Ave., Suite 201, Saint Paul, MN 55112
5413565	+ Wendy Sue Mosher, 89 Canwright Lane, Canton, PA 17724-1428

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: eslbankruptcynotifications@esl.org	Sep 15 2021 18:42:00	ESL Federal Credit Union, Atn: Bankruptcy Dept, 225 Chestnut Street, Rochester, NY 14485
cr	+ EDI: RECOVERYCORP.COM	Sep 15 2021 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5413532	+ EDI: PHINGENESIS	Sep 15 2021 22:43:00	CB Indigo, P.O. Box 4499, Beaverton, OR 97076-4499
5413529	+ EDI: CAPITALONE.COM	Sep 15 2021 22:43:00	Capital One Bank, P.O. Box 31293, Salt Lake City, UT 84131-0293
5413528	+ EDI: MID8.COM	Sep 15 2021 22:43:00	Capital one, c/o Midland Credit Management, 320 East Big Beaver Suite 300, Troy, MI 48083-1271
5413533	+ EDI: CMIGROUP.COM	Sep 15 2021 22:43:00	Charter Communication, c/o Credit Managmenet LP, 6080 Tennyson Parkway, Suite 100, Plano, TX 75024-6002
5413534	+ EDI: CITICORP.COM	Sep 15 2021 22:43:00	Citi Card, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
5413535	+ EDI: CITICORP.COM	Sep 15 2021 22:43:00	Citi Cards, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
5413537	+ EDI: MID8.COM	Sep 15 2021 22:43:00	Credit One Bank, c/o Midland Credit Management, 320 East Big Beaver, Suite 300, Troy, MI 48083-1271
5413540	EDI: DISCOVER.COM	Sep 15 2021 22:43:00	Discover, P.O. Box 15316, Wilmington, DE 19850-5316

5413542	Email/Text: eslbankruptcyntifications@esl.org	Sep 15 2021 18:42:00	ESL Federal Credit Union, 225 Chestnut Street, Rochester, NY 14604
5413545	+ EDI: AMINFOFP.COM	Sep 15 2021 22:43:00	First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
5413549	+ Email/Text: bankruptcy.notices@hdfsi.com	Sep 15 2021 18:42:00	Harley Davidson, 3850 Arrowhead Drive, Carson City, NV 89706-2016
5413543	EDI: JEFFERSONCAP.COM	Sep 15 2021 22:43:00	Fingerhut, c/o Jefferson Capital System, 16 McLeland Road, Saint Cloud, MN 56303
5413550	EDI: JEFFERSONCAP.COM	Sep 15 2021 22:43:00	Jefferson Capital, 16 Mcleland Road, Saint Cloud, MN 56303
5413551	+ EDI: JPMORGANCHASE	Sep 15 2021 22:43:00	JPM CP Card Services, P.O. Box 15369, Wilmington, DE 19850-5369
5413552	+ Email/Text: PBNCNotifications@perituservices.com	Sep 15 2021 18:42:00	Kohls, P.O. Box 3115, Milwaukee, WI 53201-3115
5413553	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 15 2021 18:46:27	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
5413557	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 15 2021 18:42:00	Quicken Loans, 1050 Woodward Ave., Detroit, MI 48226-3573
5413558	+ EDI: RMSC.COM	Sep 15 2021 22:43:00	SYNCB/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
5413569	+ EDI: RMSC.COM	Sep 15 2021 22:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5413559	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Sep 15 2021 18:42:00	TBom/Aspire, P.O. Box 105555 SU 1340, Atlanta, GA 30348-5555
5413560	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Sep 15 2021 18:42:00	TBom/Fortiva, P.O. Box 105555, Atlanta, GA 30348-5555
5413561	+ EDI: PHINGENESIS	Sep 15 2021 22:43:00	The Bank of Missouri/Milstone, P.O. Box 4499, Beaverton, OR 97076-4499
5413563	+ EDI: CAPITALONE.COM	Sep 15 2021 22:43:00	Walmart, Capital One Bank, P.O. Box 31293, Salt Lake City, UT 84131-0293
5413564	+ EDI: BLUESTEM	Sep 15 2021 22:43:00	Webbank/Fingerhut, 6250 Ridewood Road, Saint Cloud, MN 56303-0820

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5413562		U.S. Department of Treasury
5413530	*+	Capital One Bank, P.O. Box 31293, Salt Lake City, UT 84131-0293
5413531	*+	Capital One Bank, P.O. Box 31293, Salt Lake City, UT 84131-0293
5413541	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover, P.O. Box 15316, Wilmington, DE 19850
5413554	*+	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2021 at the address(es) listed below:

Name	Email Address
Arthur David Agnellino	on behalf of Debtor 1 Durland L Mosher II attorneys@theaalawfirm.com
Arthur David Agnellino	on behalf of Debtor 2 Joann M Mosher attorneys@theaalawfirm.com
Lawrence G. Frank (Trustee)	lawrencegfrank@gmail.com PA39@ecfcbis.com
Rebecca Ann Solarz	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 Durland L Mosher II
First Name Middle Name Last Name

Debtor 2 Joann M Mosher
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **4:21-bk-01249-MJC**

Social Security number or ITIN xxx-xx-8698
EIN --

Social Security number or ITIN xxx-xx-9188
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Durland L Mosher II
dba Mosher Towing, LLC

Joann M Mosher

**By the
court:**

9/15/21



Honorable Mark J. Conway
United States Bankruptcy Judge
By: JoanGoodling, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.